

EXHIBIT A

1 lenders on any of these properties before doing so?

2 A. We have been -- we have talked to -- like
3 I could go through each one -- probably everybody in
4 the room at various times about various different
5 things -- the -- for example, The Palmetto Bank,
6 which holds five different mortgages and may be the
7 -- you know, we probably owe more money to them than
8 anyone.

9 We've been talking for several months
10 about the fact that we are going to file bankruptcy.
11 In fact the first time -- and I'm having
12 conversations with John House, a special assets
13 employee of The Palmetto Bank. And frankly, he is
14 the one that brought up the issue of Title 11 relief
15 before I did. And we've talked about this for
16 several months.

17 I sat down with him and the bank's
18 attorney in February and said -- we continued to talk
19 about loan modifications and various other things,
20 but basically I was pointing out that we felt like a
21 bankruptcy filing was inevitable. In fact we told
22 him several weeks before we did it precisely what we
23 were going to do, that we're going to restructure in
24 a manner -- I told him the manner we were going to
25 restructure and we did it.